

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:) Case No. 17-27392
)
Woodridge, Tanya Lanise)
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)
)
Debtor(s))

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on December 11, 2018, in Courtroom 744**, Dirksen Federal Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: November 15, 2018

By: /s/ Richard M. Fogel
Trustee

RICHARD M. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654
312-276-1334
rfogel@foxrothschild.com
UST Form 101-7-NFR (10/1/2010)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division DIVISION

In re:WOODRIDGE, TANYA LANISE

§ Case No. 17-27392

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§

Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of: \$ 2,850.00
and approved disbursements of: \$ 91.34
leaving a balance on hand of¹: \$ 2,758.66

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	BMW Financial Services NA, LLC	21,889.13	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 2,758.66

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	712.50	0.00	712.50
Trustee, Expenses - Richard M. Fogel	5.17	0.00	5.17

Total to be paid for chapter 7 administrative expenses: \$ 717.67
Remaining balance: \$ 2,040.99

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 2,040.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 2,040.99

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$72,880.30 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Capital One, N.A. Capital One Bank (USA) N.A. by American InfoSource LP as agent	976.00	0.00	27.34
3	Navient Solutions, LLC	6,665.60	0.00	186.67
4	TCF NATIONAL BANK Cohen Jutla Dovitz Makowka, LLC	52,740.24	0.00	1,476.97
5	Synchrony Bank c/o PRA Receivables Management, LLC	571.51	0.00	16.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Synchrony Bank c/o PRA Receivables Management, LLC	2,128.99	0.00	59.62
7	US Dept of Education Claims Filing Unit	9,797.96	0.00	274.39

Total to be paid for timely general unsecured claims: \$ 2,040.99
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ Richard M. Fogel

Trustee

Richard M. Fogel
321 N. Clark St. #800
Chicago, IL 60654
(312) 276-1334
rfogel@foxrothschild.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Tanya Lanise Woodridge
 Debtor

Case No. 17-27392-TAB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db	+Tanya Lanise Woodridge, 2247 W 80th St, Chicago, IL 60620-5908
26258450	+TCF NATIONAL BANK, Cohen Jutla Dovitz Makowka, LLC, 10729 W. 159th Street, Orland Park, IL 60467-4531
26415363	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26148450	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 17 2018 01:36:13
	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave Dept APS, Oklahoma City OK 73118-7901
26172405	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 17 2018 01:35:52 Capital One, N.A., Capital One Bank (USA) N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
26225846	+E-mail/PDF: pa_dc_claims@navient.com Nov 17 2018 01:35:57 Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
26355834	+E-mail/PDF: gecsed@recoverycorp.com Nov 17 2018 01:35:33 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

Andrew C Marzan	on behalf of Debtor 1 Tanya Lanise Woodridge notice@billbusters.com, amarzan000@gmail.com; billbusters@iamthewolf.com; billbusters@ecf.inforuptcy.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Richard M. Fogel	on behalf of Trustee Richard M. Fogel rfogel@foxrothschild.com, il72@ecfcbis.com
Richard M. Fogel	rfogel@foxrothschild.com, il72@ecfcbis.com
Sandra L. Makowka	on behalf of Creditor TCF National Bank bankruptcy@cjdm.legal

TOTAL: 5